

# CREDIT CARD BALANCE TRANSFER REQUEST

Please print all information legibly.



Date \_\_\_\_\_

## Member Information

Name (First Middle Last) \_\_\_\_\_

Member Number \_\_\_\_\_

Advancial Credit Card Number \_\_\_\_\_

## 2 Balance Transfer/Payment Information

The total amount of transfer requests cannot exceed your available credit limit. If you would like to transfer balances from more than three (3) creditors, please complete an additional form(s). You should continue to make payments on these accounts until your statements for these accounts show that the payments have been posted. Advancial is not liable for any late payments or other associated fees. Transferring balances will not automatically close your other accounts. To do so, please contact each company directly.

Financial Institution (Creditor) \_\_\_\_\_

Phone Number \_\_\_\_\_

Payment Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip Code \_\_\_\_\_

Account Number \_\_\_\_\_

Type of Account:  Credit Card

Other

Amount to Pay \_\_\_\_\_

Financial Institution (Creditor) \_\_\_\_\_

Phone Number \_\_\_\_\_

Payment Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip Code \_\_\_\_\_

Account Number \_\_\_\_\_

Type of Account:  Credit Card

Other

Amount to Pay \_\_\_\_\_

Financial Institution (Creditor) \_\_\_\_\_

Phone Number \_\_\_\_\_

Payment Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip Code \_\_\_\_\_

Account Number \_\_\_\_\_

Type of Account:  Credit Card

Other

Amount to Pay \_\_\_\_\_

## 3 Signature

By signing below, I authorize Advancial Federal Credit Union to forward payment on my behalf to the financial institution(s) in the amount(s) indicated above, and understand that once this request has been completed, signed, and returned to Advancial, it cannot be cancelled. I acknowledge and agree that the requested Balance Transfer payment(s) are subject to the terms and conditions of the Cardholder Agreement and Disclosures and Account Opening Disclosures applicable to my Advancial credit card account. I further acknowledge that I have read the Important Information Regarding Balance Transfer on the revers of this form.

Signature \_\_\_\_\_

Date \_\_\_\_\_

Please submit completed for to any Advancial branch office or send to:

**Advancial**  
**Attn: Access Services**  
**1845 Woodall Rodgers Fwy., Ste. 1300 Dallas, TX 75201-2260**  
**Fax: 214.880.9537**

### CREDIT UNION USE ONLY

Date Received \_\_\_\_\_

Date Processed \_\_\_\_\_

Processed By \_\_\_\_\_

# Important Information Regarding Balance Transfers



Consult your Cardholder Agreement and Account Opening Disclosures for complete details regarding rates, terms and repayment conditions for your Advancial credit card. If you choose to transfer balances to your Advancial credit card, the terms and conditions for Balance Transfers apply, as detailed in your Cardholder Agreement and Account Opening Disclosures and as outlined below.

- Balance Transfers can only be made to Advancial credit card accounts in good standing without an existing 0% promotional APR balance transfer balance.
- Balance Transfer requests will be processed within 10 business days.
- Transfers of balances will reduce your available credit limit. Requested transfer amounts will be charged to your Advancial credit card up to your available credit limit at the time your request is processed. If a portion of a requested Balance Transfer amount will exceed your available credit limit, we may process a partial amount up to your available credit limit or may decline to process any full or partial balance transfer amount.
- If you have a dispute with a creditor and pay that balance by a Balance Transfer with us, you may lose certain dispute rights.
- Advancial Federal Credit Union shall have no liability for not transferring any balance which exceeds your credit limit or if you are past due on any Advancial account. In addition, Advancial is not liable or responsible for any late fees, finance charges, disputed amounts, or other fees by the other financial institution or creditor in the event you do not continue to make minimum payments until the transferred amounts posts to the account with the other financial institution or creditor, your transfer request is not approved by Advancial, or the transfer payment to the other financial institution or creditor is late or lost.
- Balance Transfer requests to "cash", to yourself, to other accounts at Advancial, or to persons other than a financial or lending institution are not permitted; an individual is not considered a lending institution.
- Balance Transfer payments may only be made to financial or lending institutions with a United States address.
- Balance Transfers are not eligible to earn Advancial Rewards points.